



"City of Choice"

Homeowners Insurance Premium Reduction Program

The program is designed to encourage citizens to become more involved in crime prevention by reducing opportunities for residential burglary.

A person is entitled to a premium reduction for homeowner's insurance coverage if that person is found by an inspector to be in compliance with certain specifications.

A person's property qualifies for a homeowner's insurance premium reduction if the property meets the following minimum specifications:

- Exterior doors must be solid core doors that are 1 3/8" thick and must be secured by dead-bolt locks. Deadbolt locks must lock with a minimum bolt throw of one inch that penetrates a metal strike plate. If the door secured by the dead-bolt lock has breakable glass with 40 inches of the lock, the lock must be key-operated from both sides unless prohibited by life safety codes.
- Metal doors must be secured by dead-bolt locks as described.
- Double doors (French Doors) must meet the specifications for exterior doors as listed above, must have the inactive door secured by header and threshold bolts that penetrate metal strike plates, and in case of glass located within 40 inches of header and threshold bolts, must have the bolts flush mounted in the edge of the door.
- Sliding glass doors must be secured by secondary locking devices to prevent lifting and prying.
- Dutch doors must have concealed flush-bolt locking devices to interlock upper and lower halves and are secured by a dead-bolt lock as described above.
- Garage doors must be equipped with key operated locking devices. **(Garage door opener applies)**
- Windows must be secured by auxiliary locking devices. An auxiliary locking device required by this section must include screws, wooden dowels, pinning devices, and key operated locks. In areas in which life safety codes permit, metal bars or grating, if mounted to prevent easy removal, may be substituted for auxiliary locking devices. However, an alarm system which monitors the opening of each individual window covers this requirement. (Motion detectors alone are not adequate.)

Meeting the above specifications allows a 5% homeowners premium reduction.

You may qualify for an additional 15% reduction if your alarm system meets the following requirements:

- All exterior structure openings are contacted; (Including all upstairs windows)
- The system includes an interior and exterior siren;
- All equipment is Underwriters Laboratory (U.L.) approved and is monitored by a U.L. approved central station; and
- Sales, services, installation, and monitoring of the system are done in compliance with the Private Investigators and Private Security Agencies Act (Article 4413 (29bb). Vernon's Civil Statutes.

If you feel you qualify for the reduction and would like your home inspected, or you any have questions regarding this program or specifications, please contact the Department's crime prevention officer.